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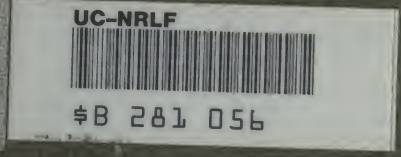

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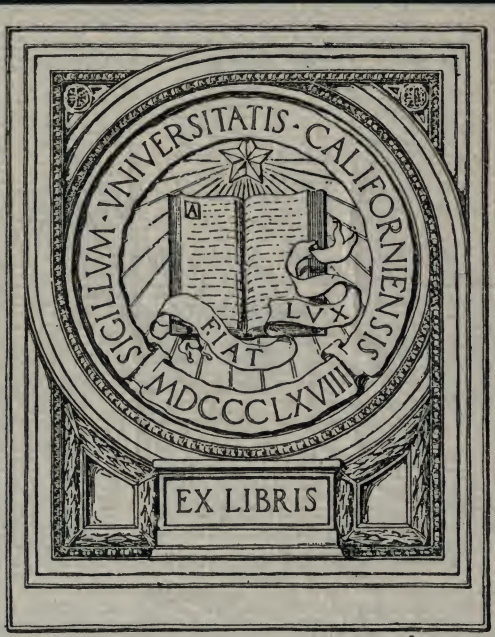
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FOURTH EDITION.

WITH AMENDMENT ACT ALTERATIONS.

National Health Insurance.

What to Pay ?
To have what ?
Who ? When ? How ?

A PLAIN EXPOSITION OF THE ACT

BY

J. T. RICHARDS, B.Sc., M.B.
(*Ex-Chairman of Health Committee, Battersea Borough Council*).

With Sectional References to the Acts added, as a help for Officials, Committeemen, and Politicians.

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Changes made by Amending Act (1913),

Referred to by letter A in the margin.

These are in force from October 13th, 1913, excepting such as relate to—

Contributions of Persons Unemployed,
*Maternity Benefit (clause marked * from October 13th),*
Medical and Sanatorium Benefits for persons over 65, and for persons exempted,
Aged and Incapacitated Society Members,

all of which will take effect from January 12th, 1914; and to Casual Labour and Arrears (which await regulations).

	Amendment Act	Section.
Page 2—CASUAL LABOUR—New arrangements authorised, and worker's contribution for a day employed not to exceed one penny.	19.	1
	,,	2.
Page 3—AGE FOR INSURANCE—Omit paragraph 10.	3.	2.
EXEMPTION FROM INSURANCE—Add to (B.) "or on an employment which is not subject to Health Insurance."	5.	
Persons Exempted by Certificate will be **entitled to** medical and sanatorium **Benefits.**	9.	1.
Page 4—SICKNESS BENEFIT—Read: "Commencing on the fourth day that I am kept all day from work by sickness."—Omit the part of note concerning 50 contributions.	13.	
	12.	1.
Page 5—REDUCED BENEFITS—Omit paragraphs 2 and 3. Instead of second line in paragraph 4, read: "after I am 17 years of age, and after Oct. 12th, 1913."	3.	1.
	2.	1.
At foot of page—**During unemployment,** the Society **shall** excuse payment of the employer's contribution.	7.	1.
Page 6—ARREARS—This subject is to be revised by the Commissioners.	8.	

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	Amendment Act Section
Page 8—MEDICAL BENEFIT—From note, omit the paragraph respecting age. Add: "Medical benefit will cease at 70 years of age, if at that time I have paid less in all than 26 weekly contributions."	3. 2.
Persons who, as members of **any** Society when the Act was passed, were entitled to medical treatment. but are **not insured,** through age or permanent incapacity, are to receive medical benefit.	10. 2.
Page 9—MATERNITY BENEFIT—After "employed contributor," read: "there will be payable to me (if I am an insured woman), or to my wife (if I am an insured man), on the birth of a child, a sum of thirty shillings." At the end of the next sentence, omit the words, "to myself." The further thirty shillings payable to a married woman herself employed and insured, is now described (instead of sickness or disablement benefit) as a maternity benefit, additional to the other, and she must keep away from paid work during four weeks following the birth. (This additional benefit can be used for dependants, if she is in hospital—the first cannot). Deficiency of payments by insured husband of an insured woman * is not to lessen the benefit.	14. 1. ,, 3. 15. 2. 14. 2.
INMATES OF HOSPITALS—At foot of page, add: "and any balance must be paid to me in cash after leaving."	15. 1.
Page 11—VOLUNTARY CONTRIBUTORS—Add: "(3.) If I am over 60 years of age, and have ceased to be insurable as an employed contributor; payments as stated for the others." The **time for entry** under (1) at the same rates is **extended until October 12, 1913.** I am not to receive medical benefit as a voluntary contributor when my total income exceeds £160 per annum, and my contribution will then be reduced by one penny per week.	4. 2. 2. 10. 1.
PERSONS NOT BRITISH SUBJECTS—Add: "Unless I am a married woman, or widow, and was before marriage a British subject."	20.

National Health Insurance.

INSURANCE PAYMENTS ON BEHALF OF EMPLOYED CONTRIBUTORS.

Section of Act.

AFTER July 15th, 1912, **if I am a person between the ages of 16 and 70, employed by some other person or a public body** (subject to certain exceptions), **I have to let my employer deduct from my wages or salary**, when he pays me, **a fixed sum to provide a Health Insurance for me.** — 1. 1, 2; 4. 3.; Sch. 1, Pt. I.; 3.; 4. 1, 2.

In ordinary cases this sum is **fourpence per week** if I am a man, **threepence per week** if I am a woman. The Government furnishes me with a card on which my employer places an Insurance stamp which he has purchased, of the value of the sum so deducted by him from my wages, with the addition of a further sum, for a man or a woman, fixed at **threepence** in ordinary cases, which sum he is obliged himself to contribute weekly towards my **Health** insurance. — Sch. 2, Pt. I.; 7.; Sch. 3. 2, 3.; Sch. 2, Pt. I.; 4. 2.; Sch. 3. 1, 8.

The **Exceptions which prevent me from being insured** under the Act, and therefore exempt me from the deductions, are :— Sch. 1, Pt. II.

1. If my wages or salary is at a rate higher than £160 per annum, and my labour is not manual. — ,, ,, (*g*)

2. If I am paid, as an agent, by commission or otherwise, and am not mainly dependent on any one employer. Sch. 1, Pt. II (*e*)

3. If I am engaged as a public elementary School teacher, or employed by the Crown, by a local authority, or in other public service, or as a railway clerk, or other salaried official to a statutory company, so that in any of these cases an equally good provision for contingencies is made on my behalf by an existing fund. ,, ,, (*d*) ,, ,, (*b*) ,, ,, (*c*)

4. If I am employed as an inmate of a charitable institution (*e.g.*, as nurse in a hospital), or in a reformatory or penal institution, so that an equally good provision for contingencies is made on my behalf by an existing fund, and the Insurance Commissioners assent to the arrangement. 51. 1.

5. If my employer is my husband or wife. Sch. 1, Pt. II (*l*)

6. If I belong to the family of my employer, and receive no money wages. ,, ,, (*f*)

7. If I am a farm servant, receiving no money wages. ,, ,, (*f*)

8. If I am only casually employed (unless it is for business purposes, or for games by a Club). ,, ,, (*h*)

A

NOTE.—If I am regularly employed by different persons in the same week, arrangements will be made as to which of them shall stamp my card [usually the first whom I serve on or after Monday]. Sch. 3. 5, 11.

9. If I do my employer's work away from his premises, and am the wife of an insured man, and not mainly dependent on this work. — Sch. 1, Pt. II (*j*)

A 10. Insurance is not to **begin** after I am 65 years of age, unless I am already of that age at the date above mentioned for the commencement of the Act. — 1. 4. 49.

Also, **I may claim exemption,** by a special certificate, from insurance:— — 2. 1.

(A.) If I have an unearned income of ten shillings a week or more. — ,, ,, (*a*)

A (B.) If I am ordinarily and mainly dependent on some other person. — ,, ,, (*b*)

But in either of these cases my employer must pay his contribution, as he must also if I am exempted under case 10 above. — 4. 4. 49. 1.

EXCEPTIONAL RATES OF CONTRIBUTION.

If I am over 21 years of age, and am paid at the rate of no more than 1s. 6d. per day, without board or lodging, my employer is to make no deduction from my wages, and has himself to pay a larger contribution on my behalf. — Sch. 2, Pt. I.

If I receive no money wages, and am not an apprentice, my employer has to pay 7d. per week if I am a man, 6d. per week if I am a woman. — Sch. 3. 7

If I am an employed man paid at the rate of no more than 2s. 6d. per day, or an employed woman paid at no more than 2s. per day, without board or lodging, and am over 21 years of age, there is a modification of the terms in my favour, the employer to pay more. — Sch. 2, Pt. I.

INSURANCE BENEFITS TO EMPLOYED CONTRIBUTORS.

S. 1.

SICKNESS BENEFIT.—After the contributions on my behalf have been paid for six months, I am entitled to the following benefit (unless in exceptional circumstances hereafter noted) :— S. 1 (*c*) S. 8 (*b*)

A Commencing on the fourth day after I am rendered incapable of work, I receive **sick pay** at the rate of **ten shillings per week**, if I am a man; at the rate of **seven shillings and sixpence per week**, if I am a woman. The payment to continue as long as the incapacity lasts, **up to 26 weeks**. S. 1 (*c*) Sch. 4, Pt. I., A S. 1 (*c*)

NOTE.—One period of sickness is not reckoned to begin within 12 months after another has ceased, any illness or disablement within that time being regarded as a continuation of the preceding, and at least 50 contributions must have been paid in the meantime, before full sickness benefit can be claimed again. S. 5.

A

DISABLEMENT BENEFIT.—In the event of prolongation of illness beyond 26 weeks, payments to me are continued under the name of disablement benefit, **so long as my inability to work** continues, but the amount of benefit is reduced to five shillings per week. S. 1 (*d*) Sch. 4, Pt. I., A

NOTE.—In order to receive this prolonged benefit contributions on my behalf must have been paid for two years. S. 8 (*c*)

EXCEPTIONS TO AMOUNT OF SICKNESS AND DISABLEMENT BENEFIT.

1. If I am under 21 years of age, unmarried, and have no one dependent upon me, the sickness benefit is reduced to 6s. weekly (man), or 5s. weekly (woman), during the first 13 weeks, and to 5s. weekly (man), or 4s. weekly (woman), during the second 13 weeks; and the **disablement** benefit, if I am a woman, is reduced to 4s. weekly.

9. 1.
Sch. 4, Pt. I., B
" " "

2. If I become insured during the first year of the Act, and am then over 50 years of age, the sickness benefit is reduced (until I have paid 500 contributions) to 7s. 6d., or 5s. per week, but the disablement benefit is unchanged.

9. 3.
Sch. 4, Pt. I., C

A 3. If I am over 65 years of age at the commencement of the Act, the benefit will be less.

49. 3.

A 4. If I do not become employed and insured until a year or more after the Act would have applied to me, the sickness benefit is permanently reduced (not below 5s. per week), except on certain conditions. If between the age of 17 and the time of becoming insured I have been engaged in learning without remuneration, I shall be entitled to full benefit.

9. 4.
44. 5.
9. 4.

In any case, **Sickness and Disablement benefit will cease, as payments also do, at the age of 70.** Other benefits continue.

8. 3.
4. 3.

In any week, **when I am receiving these benefits, no contributions are payable** by me, or on my behalf.

10. 4 (*a*)
Sch. 3. 1.

A For any week when I am **unemployed,** and not ill, I must myself provide the stamp representing both my own and the employer's contributions (but the Society through which I receive the benefits **may** excuse me from the whole or part of the employer's contribution)

10. 6.

A **If I fall into arrear** I shall still be entitled to sickness or disablement benefit, unless I am more than 13 weeks in arrear on an average out of every year that I have been insured, in which case I am suspended from benefit. Three weeks of arrears, on the like yearly average, are allowed without reduction of benefit. When more than three weeks' arrears, for each year on the average, are due, but not enough to cause my suspension, there is a reduction of sickness benefit, but not below 5s. per week in ordinary cases. A month must elapse after payment of arrears due for the current year and the last year, before they are reckoned cleared, in the event of my becoming sick or disabled. Arrears accrued in the first year of the Act are not to be counted.

10. 1.

10. 2.

Sch. 5.

10. 5.

10. 4 (*c*)

If I am continuously unemployed for a year, I cease to be insured as an employed person, unless my society is satisfied of my inability to get employment in my usual occupation.

79.

If **my incapacity for work is due to an accident**, or other cause, for which I am entitled to be compensated by my Employers, I am not entitled to Insurance benefit at the same time, excepting when, and in so far as, the Compensation payment is less than the Insurance benefit, and I **must claim** the former.

11. 1 (*a*)

11. 2.

If I apply for admission to a Workhouse Infirmary, the fact that I could have Insurance benefits at home, is not be held as reason for excluding me. If I seek out-door parish relief, any Insurance benefit that I receive, up to 5s. per week, is to be disregarded when my application is considered.

12. 2. iii.

109.

MEDICAL BENEFIT.

8. 1 (*a*)

This may take different forms, according to the local circumstances, and my own wishes. After January 15th, 1913 (or six months after the Act comes into operation), I shall be entitled to free medical attendance and treatment, medicines and appliances, or to an allowance in place of these.

8. 8 (*a*)

15. 1, 5.

If local doctors have offered their services under the Act. I am entitled to select as my doctor any qualified medical practitioner whose name appears on a public list or panel of doctors who have agreed to attend insured persons in the district where I live (subject to his consent to attend me). I can change the doctor selected at stated periods, if I so desire. The doctor will attend me without charge, being paid out of the Insurance funds. Medicines and appliances ordered by the doctor will be supplied to me in such manner as the authorities may arrange with chemists, doctors, or otherwise, without cost to myself, but so that all dispensing is done by a qualified person.

15. 2 (*a*)

" " (*b*)

" " (*c*)

15. 5.

" " iii.

If any existing Provident Institution is utilised for medical purposes under the Act, I am to have there a free choice among the doctors willing to attend.

15. 4.

If in my district one or more doctors should be appointed to work exclusively under the Insurance Act, I can claim the services of one of them.

15. 2.

I may, if I desire, seek from the Insurance Committee of my County or Town, permission to be placed on a list of persons making their own arrangements with doctors not on the panel. If

15. 3.

the Committee agree to this, the annual sum available for my medical benefit will be pooled with the like sums for all others on such list, and, so far as the total pool will allow, the accounts of my doctor and chemist will be paid for me, subject to a certain scale of fees. **15. 3.**

The Insurance authorities may, if they think fit, prescribe a wage limit below £160 per annum, as regards free medical attendance. In that event, if my wage or salary exceeds the prescribed limit, I must make my own arrangements for medical treatment, on the same system as last described. **15. 3.**

If I do not myself select or arrange with any doctor, the Committee will place my name on the list of one. **15. 2** (*d*)

Lastly, if arrangements with doctors fail to be made in my district, the Insurance authorities must pay to me, or on my behalf, the annual sum referred to above, in place of supplying medical benefit. **15. 2.**

A NOTE.—I shall not be entitled to medical benefit, if I am over the age of 65, or permanently disabled, at the date of commencement of the Act, unless I was a member, when the Act was passed (Dec. 16th, 1911), of a Friendly Society, which has become an approved Society. **15. 2** (*e*)

Medical benefit is not provided in **Ireland**, and the contributions to be paid are less. **81. 9. Sch. 2, Pt. II.**

SANATORIUM BENEFIT. **8. 1** (*b*)

In the event of my developing consumption, or other form of tuberculosis, I shall, at any time after the Act comes into operation, be entitled to receive, on the recommendation of the Insurance **16. 1.** ,, **3.**

Committee, treatment in a sanatorium, or other treatment, apart from the Poor Law, without cost to myself. Sanatorium benefit may be extended to persons dependent on me suffering from consumption (but this is not assured). 16. 1 (*a*), (*b*) 17. 1.

MATERNITY BENEFIT.

8. 1 (*e*)

After six months' contributions have been paid on my behalf as an employed contributor, I am entitled, on the birth of a child, to receive A payment of thirty shillings. No medical attendance is provided by the Act for confinement, but I (if I am an insured woman) or my wife (if I am an insured man) must arrange this personally, making free choice of any qualified doctor, or any certified midwife, and the benefit is payable A in cash to myself. If I am a married woman, and myself employed and insured at the same time, there will be paid, in addition to maternity benefit due in respect of my own or my husband's insurance (but not of both), a further sum as sickness or disablement benefit on my behalf A during four weeks, at the time of the confinement, amounting usually to another thirty shillings, and six weeks' contributions at this time are excused if I am an insured woman.

,, 8 (*d*)
8. (*e*)
8. 6.
18. 1.
8. 6.
10.

If I become, for any medical treatment, an inmate of a hospital or other Institution supported out of public funds, or charitably, I am not entitled to any benefit in money while there, but part or the whole of what would otherwise be due to me will be paid to, or for the benefit of, any persons dependent on me, or if I have no dependants, to the funds of the Institution (if this has an arrangement with my society), or for my A benefit in some other way.

12. 1.
,. 2 (*a*)
,, 2 (*b*), (*c*)
,, ,, i, ii.

In respect of medical, sanatorium, and maternity benefits, I am not suspended from benefit on account of arrears of payment, unless I am, on an average, more than six months in arrear for every year that I have been insured. 10. 1.

MARRIED WOMEN.

If I, being an insured woman, enter into marriage, my insurance is suspended, as regards both payments and benefits and remains suspended during the lifetime of my husband, unless I am myself employed while married. If after marriage I remain or become employed by an employer other than my husband, my payments and benefits continue. Otherwise they cease. If my husband is insured, maternity benefit is payable in respect of his insurance, as above, at the birth of my children. 44. 1. 44. 1. 8. 1 (*e*)

If I become employed again during or after the lifetime of my husband, my insurance is resumed as before. The same applies in case of two years' desertion or separation, or divorce. 44. 1. 44. 14.

MARRIED WOMEN AS VOLUNTARY CONTRIBUTORS.

If I have been insured before marriage through an approved society, I can become after marriage, and remain a **Voluntary Contributor**, on payment of threepence per week. For this I receive medical benefit, sickness benefit of five shillings per week for three months, and sickness or disablement benefit of three shillings per week after the first three months, so long as the infirmity lasts. I should enter within a month after marriage, or I may be refused. (If I do not become a voluntary contributor on marriage, I shall be entitled for a while to receive some weekly payments at a confinement, or some help in sickness or distress.) If I am left a widow, I may become a voluntary contributor within a month on similar or other terms. 44. 2. ,, ,, (*a*) ,, ,, (*b*) Sch. 4, Pt. I., D 44. 2. ,, ,, Sch. 4, Pt. III. 44. 3.

OTHER VOLUNTARY CONTRIBUTORS.

1. 3.

If I am not eligible to be an employed contributor, and am not a married woman, I may be a **Voluntary Contributor** on the following conditions and terms: —

44. 7.

1. If I am wholly or mainly dependent on some regular occupation for my living, and my total income from all sources does not exceed £160 per annum. If these conditions do not continue, I cease to be a voluntary contributor.

1. 3 (*a*)

1. 3.

2. If I have been for five years insured as an employed contributor.

1. 3 (*b*)

A

In the latter case—and in the former case provided that I enter within six months of the commencement of the Act, and am under 45 years of age at entry—I pay sevenpence per week if I am a man, and sixpence per week if I am a woman; otherwise more. Payments cease at age 70.

5. 1 (*b*)

A

,, ,, (*a*)

5. 2.

BENEFITS FOR VOLUNTARY CONTRIBUTORS.

A

These are the same as for the employed, except in the case of married women, whose benefits are limited as above stated. There is no maternity benefit for them as voluntary contributors, and any voluntary contributor must have been insured for 12 months before maternity benefit is payable.

44. 2 (*b*)

8. 8 (*d*)

A

If I am not a British subject, the benefits are lessened. Benefits cease when I am not residing in the United Kingdom, with some exceptions.

45, 8. 4.

46. 2, iii.

If I am employed in the Naval or Military service, or the Mercantile Marine, there are certain modifications in the terms and methods of insurance.

46 and Sch. I

48. [Pt. II.

APPROVED SOCIETIES.

Payment of benefits, whether I am an employed or a voluntary contributor, man or woman, will be made to me **through some organisation,** called an **Approved Society,** which I shall select 30. 1
to join. Existing Friendly Societies, dividing societies, Trade Unions, certain employers' funds, and other provident Institutions, and Industrial Assurance companies, will many of them become or form approved societies under the Act. If 23.
I already belong to such, I shall be able to continue my membership. In either case I shall **receive the National Insurance benefits through** 14.
the society, without any payment for these benefits, the society being practically a distributor for the Government, so far as Insurance benefits are concerned, of the funds raised by insurance stamps, together with a further sum added by the Government. **If I pay any contributions,** whether as an old member or as a new member, **to the society itself,** it will be at my own option, and by way of providing benefits other or larger than those of National Insurance, such as increased sick pay, funeral benefit, payment during first three days of illness, etc. For example, many of the societies, for two or threepence per week, offer substantial advantages of this nature, and larger benefits to those who choose to pay higher sums weekly. The societies will arrange that persons who have been their members, in years before the Insurance Act, and who remain members, will receive enhanced benefits due in consideration of their past membership.

There are no death or funeral benefits pro- 37. 3.
vided by the Act.

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ADDITIONAL BENEFITS under the Act. 8. 1 (*f*)

If good health of members and careful administration, leave a surplus of National Insurance funds available for my society, it will be entitled to provide, or help to provide, out of these funds, any of the following extra benefits :— 37. 1. Sch. 4, Pt. II.

Increase in amount of the benefit payments. ,, ,, 3, 6

Payment of sickness benefit before the fourth day of illness. ,, ,, 4.

Dental treatment. ,, ,, 2.

Allowance to members not wholly disabled. ,, ,, 5.

Medical benefit for persons dependent on the insured member. ,, ,, 1.

Payment of pension allowances. ,, ,, 9.

Relief of want, remission of arrears, etc. ,, 7, 8, 10 to 14

Medical benefit in Ireland. 81. 9.

Further, it is possible for an approved society to arrange for its members to receive some of these benefits, if they prefer, such as pension payments in later life, partially or wholly instead of the sickness and disablement benefits. 13.

An approved society has the right of declining to admit me to its membership (but not on the ground of age alone unless I am over 65). If I am not admitted to any society, or if I resign membership, or am expelled, I am not thereby prevented from being insured. In that case I receive the benefit through the Post Office, and am called a **Deposit Contributor**: the payments and the benefits are the same as in other cases, but continuation depends on the state of a deposit account kept for me individually, and is not secured if my conditions are unfavourable. 30. 2. 42. 42 (*b*)

There will be failure if I need benefit soon, or the benefits I require prove to be heavy. In an approved society continuance of benefits will be practically secured under Government supervision of its finance. **38.**

I cannot duplicate the National Insurance in more than one society, though I may belong to others. **34.**

If I am in debt while receiving sickness benefit, no distress, execution, or ejectment shall be made, if a doctor gives a certificate from week to week, up to a month (or three months if I can find security for the debt, or for rent becoming due beyond a month) that such proceeding would be dangerous to my life. **68. 1.** „ **2.**

This Exposition can be obtained without the marginal references, price Twopence.

"It is very well done, and is as lucid a statement as we have seen."—*National Insurance Gazette*, Dec. 21, 1912.

"The shortest account of the Insurance Act, giving anything like an adequate analysis of that complex measure. It could only have been done by one who had studied the Act very thoroughly."—*British Medical Journal*, September 21, 1912.

"A useful non-party exposition."—*Daily Telegraph*, June 15, 1912.

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